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DATE: November 22, 2003

TIME IN:
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Name	Fax Number	Phone Number
Nguyen, Nga B - Unit 3628 United States Patent and Trademark Office	(703) 872-9306	

FROM: Daniel R. Pote

PHONE: 602-382-6325

MESSAGE:

Attached please Applicant's Response to the Office Action dated May 23, 2003.
Application No. 09/648,575.

ORIGINAL DOCUMENT: ~~Will be sent~~

NUMBER OF PAGES (Including Cover): 3

CONFIRMATION NO.:

CLIENT MATTER NO.: 39965.0300

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Date: November 22, 2003 By [Signature]

PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicant(s): Lesk Docket No.: 33081.0500
Serial No.: 09/648,575 Art Unit No.: 3628
Filed: 08/25/2000 Examiner: Nguyen, Nga B
Title: METHODS AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Attached herewith is a Response and Amendment for the above-identified application.

FEE CALCULATION, CLAIMS AS AMENDED:

	Claims remaining after amendment		Highest number previously paid for	Present Extra	Additional Fee
Total Effective Claims	6	minus	20 =	0 x \$ 18.00 =	00
Independent Claims	1	minus	3 =	0 x \$ 84.00 =	00
If amendment enters proper multiple dependent claim(s) into this application for first time (per application)				\$280.00 +	N/A

Subtotal:

Fee Calculation: Request for Extension of Time pursuant to 37 C.F.R. §1.136(a)

[]	Response filed within first month after due date - add	\$ 18.00	
[]	Response filed within second month after due date - add	\$ 420.00	
[X]	Response filed within third month after due date - add	\$ 950.00	950.00
[]	Response filed within fourth month after due date - add	\$ 1400.00	
[]	Response filed within fifth month after due date - add	\$ 2000.00	

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If "small entity" is claimed, enter half (1/2)
of the second subtotal and subtract.

TOTAL: \$ 475.00

\$ 475.00

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98

N/A

TOTAL ADDITIONAL FEE ENCLOSED: \$ 475.00


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This statement does NOT authorize charge of the issue fee. The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any deficiency in the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (deficiency only) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20; or credit any overpayment to Account No. 19-2814 for which purpose a duplicate copy of this sheet is attached.

Respectfully submitted,

Dated: 11/22/03

By: 
Daniel R. Pote
Reg. No. 43,011

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